

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Jack Q Gaines  
Crystal Gaines  
Debtor(s)

Case No. 10 B 00228

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2010.
- 2) The plan was confirmed on 02/25/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/25/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 01/22/2015.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$24,258.29
Less amount refunded to debtor	\$369.24

**NET RECEIPTS:**

**\$23,889.05**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,519.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,076.40
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,595.40**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allstate Insurance Company	Unsecured	509.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	545.00	247.73	247.73	0.00	0.00
AmeriCash Loans LLC	Unsecured	600.00	652.99	652.99	0.00	0.00
Asset Acceptance	Unsecured	NA	57.58	57.58	0.00	0.00
Capital One Bank	Unsecured	1,057.00	1,057.89	1,057.89	0.00	0.00
Chase	Unsecured	100.00	NA	NA	0.00	0.00
City of Harvey	Unsecured	600.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	72.00	NA	NA	0.00	0.00
Credit Management Service	Unsecured	354.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	4,167.00	9,913.98	9,913.98	0.00	0.00
Department Stores National Bank	Unsecured	353.00	352.61	352.61	0.00	0.00
Discover Financial Services	Unsecured	1,726.00	1,556.75	1,556.75	0.00	0.00
Disney	Unsecured	180.00	NA	NA	0.00	0.00
Global Payments	Unsecured	25.00	NA	NA	0.00	0.00
Ingalls Memorial Hospital	Unsecured	321.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	2,000.00	18,910.13	18,910.13	8,327.42	0.00
Internal Revenue Service	Unsecured	5,515.75	5,644.99	5,644.99	0.00	0.00
Jewel Osco	Unsecured	108.00	NA	NA	0.00	0.00
Keynote Consulting	Unsecured	4,851.00	4,851.12	4,851.12	0.00	0.00
MERCHANTS	Unsecured	398.00	NA	NA	0.00	0.00
Payday Loan	Unsecured	1,000.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	NA	1,132.98	1,132.98	0.00	0.00
RJM Acquisitions LLC	Unsecured	NA	119.58	119.58	0.00	0.00
Sallie Mae	Unsecured	2,083.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	3,500.00	NA	NA	0.00	0.00
Sprint Corp	Unsecured	200.00	141.66	141.66	0.00	0.00
United States Dept Of Education	Unsecured	3,141.00	3,144.87	3,144.87	0.00	0.00
Wells Fargo Auto Finance	Secured	15,805.00	8,800.00	9,650.00	9,650.00	1,316.23
Wells Fargo Auto Finance	Unsecured	15,805.00	4,745.87	4,745.87	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,650.00	\$9,650.00	\$1,316.23
<b>TOTAL SECURED:</b>	<b>\$9,650.00</b>	<b>\$9,650.00</b>	<b>\$1,316.23</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,910.13	\$8,327.42	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$18,910.13</b>	<b>\$8,327.42</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$33,620.60</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,595.40</u>
Disbursements to Creditors	<u>\$19,293.65</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$23,889.05</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/06/2015

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.